



10-13-04

41 3624

PATENT

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On 10-12-2004

Hiba Moussa Rayan  
(Type or print name of person mailing paper)

[Signature]  
(Signature of person mailing paper)

RECEIVED  
OCT 1 9 2004  
GROUP 3600

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

HARARA, MARWAN AHMED

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR  
CONDUCTING CASHLESS FINANCIAL  
TRANSACTIONS

**Art Unit:** 3624

**Examiner:** Hani Kazimi

AMENDMENT AND RESPONSE TO  
FIRST OFFICE ACTION

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 12, 2004, please enter the following amendments and remarks.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 7 of this paper.

**Remarks/Arguments** begin on page of this paper.